

Information to identify the case:

Debtor 1	Alema Spencertaanoa Umu	Social Security number or ITIN	xxx-xx-0898
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of Utah		Date case filed for chapter 13: 4/1/23	
Case number: 23-21241 PH			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alema Spencertaanoa Umu	
2. All other names used in the last 8 years		
3. Address	11251 S State St. Sandy, UT 84070	
4. Debtor's attorney Name and address	Robert S. Payne 8833 South Redwood Road Suite C West Jordan, UT 84088	Contact phone (801) 980-1313 Email: robertspaynelaw@gmail.com
5. Bankruptcy trustee Name and address	Lon Jenkins tr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801-596-2884 Email: utahtrusteemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

Debtor **Alema Spencertaanoa Umu**

Case number **23-21241**

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date.

All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed.

Meeting to be held on:

May 5, 2023 at 11:00 AM

Location:

The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 832-9074, Enter Meeting ID 437 037 6107, and Passcode 3375693596

For additional meeting information go to <https://www.justice.gov/ust/moc>

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 7/5/23

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 6/12/23

Deadline for governmental units to file a proof of claim:

Filing deadline: 9/28/23

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline:

30 days after the conclusion of the meeting of creditors

9. Filing of plan and confirmation hearing on docket

The debtor has filed a plan.

The hearing on confirmation will be held on: **6/13/23 at 10:00 AM**

Location: **Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: 9671833#, PH Teleconference Line**

Objections to Confirmation

Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Alema Spencertaanoa Umu
Debtor

Case No. 23-21241-PH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Apr 05, 2023

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2023:

Recip ID	Recipient Name and Address
db	+ Alema Spencertaanoa Umu, 11251 S State St., Sandy, UT 84070-5163
12202808	+ Chime/Stride Bank, 101 California St, Suite 500, San Francisco, CA 94111-5802
12202809	+ Desert Rock Capital Inc., 981 E 3300 S, Salt Lake City, UT 84106-2167
12202810	+ Dollar Loan Center, 1066 S. Jordan Pkwy, South Jordan, UT 84095-8882
12202812	+ Fast Start Auto, 7755 S State St., Midvale, UT 84047-3254
12202814	+ First Community Bank, 136 E 12300 S, Draper, UT 84020-8187
12202815	+ Gentry Finance, 1829 W 3500 S #6, Salt Lake City, UT 84119-3435
12202822	+ Liquid Loans, 8672 S Redwood, West Jordan, UT 84088-5727
12202823	+ Loan Max Loans Midvale, 7009 S State St., Midvale, UT 84047-1554
12202824	+ Loans for Less, 3396 S. 300 W., Salt Lake City, UT 84115-4342
12202826	+ Nice Guys Loans, 1259 South 800 East, Orem, UT 84097-7232
12202827	+ Questar Gas, PO Box 45360, Salt Lake City, UT 84145-0360
12202828	Red Rock Financial, 4842 So. St., Salt Lake City, UT 84107
12202829	+ Rocky Mountain Power, 1033 NE 6th Ave, Portland, OR 97232-2017
12202830	+ Salt Lake City Corporation, Attn: Collection, 333 South 200 East, Salt Lake City, UT 84111-2801
12202831	+ Security Finance Corporation of Utah, 99 S State St., Orem, UT 84058-5417
12202832	+ The Falls at Hunter Pointe, 11251 S State St., Sandy, UT 84070-5163
12202833	+ Timberline Financial, POB 344, American Fork, UT 84003-0378
12202836	+ Utah Vally University, 800 W University Parkway ms 109, Orem, UT 84058-6703

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: robertspaynelaw@gmail.com	Apr 05 2023 23:10:00	Robert S. Payne, 8833 South Redwood Road, Suite C, West Jordan, UT 84088
tr	+ Email/Text: bnc@ch13ut.org	Apr 05 2023 23:11:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12202806	+ Email/Text: legal@liftcredit.com	Apr 05 2023 23:11:00	2 Guys Loans, 3214 N. University Ave, Provo, UT 84604-4405
12202807	+ Email/Text: e-bankruptcy@americafirst.com	Apr 05 2023 23:11:00	America First Credit Union, POB 9199, Ogden, UT 84409-0199
12202811	Email/Text: bankruptcy@expressrecovery.com	Apr 05 2023 23:11:00	Express Recovery Services, Inc., POB 26415, Salt Lake City, UT 84126-0415
12202813	+ Email/Text: service@figloans.com	Apr 05 2023 23:11:00	Fig Loans Texas, LLC, 2245 Texas Drive, Suite 300, Sugar Land, TX 77479-1468
12202816	+ Email/Text: intermountainhealthcare.bankruptcy@r1rcm.com	Apr 05 2023 23:11:00	IHC, 5121 South Cottonwood Street, Salt Lake City, UT 84107-5701
12202818	EDI: IRS.COM	Apr 06 2023 03:00:00	IRS, POB 7346, Philadelphia, PA 19101-7346
12202817	+ EDI: PHINGENESIS	Apr 06 2023 03:00:00	Indigo Credit Card, POB 4477, Beaverton, OR 97076-4401

District/off: 1088-2

User: admin

Page 2 of 2

Date Rcvd: Apr 05, 2023

Form ID: 309I

Total Noticed: 35

12202819	Email/Text: bureauknight@yahoo.com	Apr 05 2023 23:11:00	Knight Adjustment Bureau, 404 E 4500 S, Suite A-34, Salt Lake City, UT 84107
12202820	Email/Text: bureauknight@yahoo.com	Apr 05 2023 23:11:00	Knight Adjustment Bureau, 404 East 4500 South, #A-34, Salt Lake City, UT 84107
12202821	+ Email/Text: Bankruptcies@cullimore.net	Apr 05 2023 23:11:00	Law Offices of Kirk A. Cullimore, 644 E. Union Sq. #14502, Sandy, UT 84070-3403
12202825	+ Email/Text: m4u@mny4you.com	Apr 05 2023 23:11:00	Money 4 You, 2630 W. 3500 S., Salt Lake City, UT 84119-3112
12202834	Email/Text: collections@healthcare.utah.edu	Apr 05 2023 23:11:00	University of Utah Health Care, POB 30465, Salt Lake City, UT 84130-0465
12202835	EDI: UTAHTAXCOMM.COM	Apr 06 2023 03:00:00	Utah State Tax Commission, Attn: Bankruptcy Unit, 210 N. 1950 W., Salt Lake City, UT 84134-3340
12202837	Email/Text: bk@worldacceptance.com	Apr 05 2023 23:11:57	World Finance, POB 6429, Greenville, SC 29606-6429

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2023 at the address(es) listed below:

Name	Email Address
Lon Jenkins tr	ecfmail@ch13ut.org Ineebling@ch13ut.org
Robert S. Payne	on behalf of Debtor Alema Spencertaanoa Umu robertspaynelaw@gmail.com robert_s_payne@yahoo.com;r51300@notify.bestcase.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3